

**ACORD. CERTIFICATE OF INSURANCE**

ISSUE DATE (MM/DD/YY)

## PRODUCER

Meeker Sharkey & MacBean  
21 Commerce Drive  
Cranford, NJ 07016

908-272-8100

## INSURED

Soc.Hill 2 University Hts.III  
c/o Eastern Community Mgmt  
225 Highway 35  
Red Bank  
NJ 07701

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND  
CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICAT  
DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY TH  
POLICIES BELOW.

## COMPANIES AFFORDING COVERAGE

COMPANY  
LETTER A

St. Paul Fire &amp; Marine

COMPANY  
LETTER BCOMPANY  
LETTER CCOMPANY  
LETTER DCOMPANY  
LETTER E

## COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD  
INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS  
CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS,  
EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
<b>GENERAL LIABILITY</b>					
A X	COMMERCIAL GENERAL LIABILITY	629NE6543	1/01/93	1/01/94	GENERAL AGGREGATE \$ 200000
	CLAIMS MADE X OCCUR.				PRODUCTS-COMP/OP AGG. \$ 100000
	OWNER'S & CONTRACTOR'S PROT.				PERSONAL & ADV. INJURY \$ 100000
					EACH OCCURRENCE \$ 100000
					FIRE DAMAGE (Any one fire) \$ 5000
					MED. EXPENSE (Any one person) \$ 500
<b>AUTOMOBILE LIABILITY</b>					
	ANY AUTO				COMBINED SINGLE LIMIT \$
	ALL OWNED AUTOS				BODILY INJURY (Per person) \$
	SCHEDULED AUTOS				BODILY INJURY (Per accident) \$
	HIRED AUTOS				PROPERTY DAMAGE \$
	NON-OWNED AUTOS				
	GARAGE LIABILITY				
<b>EXCESS LIABILITY</b>					
	UMBRELLA FORM				EACH OCCURRENCE \$
	OTHER THAN UMBRELLA FORM				AGGREGATE \$
<b>WORKER'S COMPENSATION</b>					
	AND				STATUTORY LIMITS
	EMPLOYERS' LIABILITY				EACH ACCIDENT \$
					DISEASE-POLICY LIMIT \$
					DISEASE-EACH EMPLOYEE \$
<b>OTHER</b>					
A	Blanket Building & Contents	629NE6543	1/01/93	1/01/94	\$11,034,430.

## DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS

OWNER: ROZINA D. MORRIS, MARRIED AND LILLIAN BOYD, UNMARRIED

Fidelity Limit: \$100,000.

LOC: 35 CORNERSTONE LANE, NEWARK, NJ 07103 (18C) LOT: 18.03 BLOCK: 406

KH0V031701

## CERTIFICATE HOLDER

COMMUNITY HOME MORTGAGE CORPORATION,  
ITS SUCCESSORS AND/OR ASSIGNS  
33 CLINTON ROAD  
WEST CALDWELL, NJ 07006

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE  
EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO  
MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE  
LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR  
LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

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